

## Department of Work and Pensions (DWP)

A wide range of people can get benefit from the Benefits Agency such as Income Support, Job Seekers Allowance and Tax Credits.

People who get benefit include:

- People in work with a low wage
- Unemployed people
- Older people
- People who are sick and incapable of work
- People with disabilities
- Carers
- People with long term illness
- Lone parents
- Children with disabilities
- Widows
- Parents

Advice on benefits is available from the DWP/Benefits Agency and from the DWP Free lines.

Independent advice is available from the Citizens Advice Bureau and CVS Marlene Reid Centre.

See the insert 'Who to Contact' under Independent Money Advice

## Ending the Tenancy

You must give the Council four weeks notice to end your tenancy. You must return the keys on, or before midday of the Monday the tenancy expires, or you will be charged extra rent.

The Council should be informed if the tenant dies. Where there is no one to succeed to the tenancy, the keys should be returned within two weeks. Housing Benefit ends with the death of the tenant and full rent becomes chargeable until the tenancy is terminated.

## YOUR HOME IS AT RISK IF YOU FAIL TO MAKE REGULAR PAYMENTS

**This leaflet tells you about when and how to pay your rent. It includes details of Housing Benefits and tells you what to do if you have problems paying your rent.**

## Why You Must Pay

The housing that the Council provides is funded from your rent. Rent arrears and failure to pay means that there is less cash to provide housing services with, and everyone suffers. The Council takes arrears seriously, and could seek to evict you if you do not pay. This is the last resort and we would want to help anyone with genuine problems through advice and independent money advice.

## When to Pay

Your rent is to be paid weekly in advance. If you wish to pay monthly, you can and again it is to be paid in advance. Consider using direct debit or standing order if you wish to pay monthly. See the leaflet 'Who to Contact'.

We operate a 50 week rent collection period, which allows 2 weeks when no rent is due, usually at Christmas and New Year. Occasionally there are 53 rent due weeks. In these years rent is collected over 51 weeks. If your rent account is in arrears, you should continue to make payments to the rent account during the two weeks where no rent is due to reduce your debt.



## EQUALITY STATEMENT:

### INCLUSION OF AVAILABILITY:

This leaflet is available in other languages, formats, on computer disc on request.

Please contact the Business Support Team on 01530 454545 or e-mail: [Housing@nwleicestershire.gov.uk](mailto:Housing@nwleicestershire.gov.uk)

It will also be posted on the council's website at: [www.nwleics.gov.uk](http://www.nwleics.gov.uk)

## How to Pay

You can pay your rent in a variety of ways:

### Direct Debit

This is where your rent can be paid on a monthly basis to the Council direct from your bank or building society account. We, as your Landlord, will request payment from the Bank and the Bank makes a payment on a specified date. You will need to check with your bank to see if you have an account that allows you to make direct debit payments.

The payments will be calculated to ensure you achieve a clear account by the end of March.

You will find a direct debit application form in your sign-up pack.

See the leaflet 'Who to Contact'.

## Standing Order

Standing Order payments are very similar to direct debits but it is an arrangement you set up with your bank or building society. You instruct the Bank to make the payment and the Bank then makes the payment to us. You will need to check with your bank if you have an account that allows you to make standing order payments.

You are advised to speak to your Housing Officer to ensure the monthly payments are at the correct rate. Payments can be made any date throughout the month.

## Payments in Person

You can make payments direct to the Council at the cash office located at the Council Offices, Whitwick Road, Coalville. The cash office is open Monday-Friday, 9.00 am – 4.45pm.

## Payments at the Post Office

You can pay your rent at the post office although there will be a charge for this service.

## Payments by Post

You can make payments by post although you are advised not to post cash. Payments by cheque or postal order will be accepted.

## Payments by Telephone

You can make payments over the telephone using a credit or debit card. To make a payment over the telephone, you will need to know your rent account reference number. To make a payment by telephone call 01530 454730.

## Payments On-Line

You can pay your rent on-line. To do so log onto:-  
[www.nwleics.gov.uk/payments](http://www.nwleics.gov.uk/payments).

## When You Have Difficulty Paying Your Rent

If you are experiencing financial difficulties you must contact us as a matter of urgency. We will be able to advise you if you may be entitled to Housing Benefit. Remember that the Council will take action against you if you do not pay your rent. So get advice as soon as you start having problems. Remember we are here to help.

If your account has fallen into arrears, you must speak to us to agree a payment plan to get your account back on track and if appropriate, refer you for financial advice.

If you do not let us know you are having difficulties or fail to keep to a payment plan that we have agreed with you, we will:

Write, phone or visit you to make an arrangement for you to repay what you owe.

If the amount you owe increases and you do not contact us, we will serve you with a Notice of Possession Proceedings for it. This is the first step in legal proceedings

If there is still not enough reduction in the amount you owe we will seek a Court Order for possession of your home

The Court can either grant immediate possession or alternatively grant a postponed possession order of your home to the Council. You will also have to pay the Court Fees. A postponed possession order cannot be awarded if you are an Introductory Tenant.

In the case of a postponed possession order, providing you pay the amount the Court orders, you will be able to remain in your home.

If you fail to pay, the Court can then grant the Council possession of your home and you could be evicted.

If you are evicted as a result of not paying your rent, you may not be re housed to another permanent home from the Council or a Housing Association.

## Money Advice

Debts and money problems can often be overcome with advice. Money advice is where you get confidential advice on how to make your money go round. The Citizens Advice Bureau and CVS at Marlene Reid Centre have professional advisors dealing with money problems. These services are totally confidential and independent of the Council. There is also a National Debt line offering advice by phone.

See the insert 'Who to Contact' under Rent.

## Housing and Council Tax Benefits

Housing and Council Tax Benefit are available to people on a low income to help them pay their rent and council tax. These benefits are means-tested, which means that the amount of income and savings you have determines the amount of benefit you may be entitled to. You will need to provide supporting evidence, such as wage slips, bank and building society books, proof of identity.

If you do not have a high income, have children to support or are unable to work, please claim.

Ask for an application for Council Tax Benefit and Housing Benefit, which is available at the Council offices.

See the insert 'Who to Contact' under Benefits.